

**Claims listing:**

1. (currently amended) A method of selling a health related product or service via the internet, comprising:

providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system; enrolling applicants in the service provider system as members, the service provider system including a service database that provides a listing of insurance services, the service provider system providing an aggregation of members purchasing power through the service provider system;

receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier;

transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service;

awarding tax free points to a member, the tax free points having characteristics of, being transferable by the member to an exempt organization for use in fulfilling its exempt purpose, not convertible to cash or a cash equivalent and having a limited life, the tax free points being granted for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii);

recording within a computer memory the tax free points; and

using the tax free points to purchase health related products and services through the service provider system;

limiting the points that can be awarded to the member over a selected period of time by a cap; and

distributing the points that exceed the cap of the member to one or more of: members in (ii), members in (iii), and charitable organizations so that the exceeded points remain in a community of the service provider system.

2. (original) The method of claim 1, wherein at least a portion of the points are utilized by members for future purchases of products or services through the service provider system.

3. (original) The method of claim 1, wherein at least a portion of the points are utilized by members for application to a health savings account or a similarly approved account.

4. – 8. (cancelled).

9. (original) The method of claim 1, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

10. (cancelled).

11. (original) The method of claim 1, further comprising: aggregating the purchasing power of the members in the service provide system.

12. – 19. (cancelled).

20. (previously presented) The method of claim 1, wherein at least a portion of the points are utilized by members to offset costs associated with a health savings security account or a similarly approved account.

21. (cancelled)

22. (previously presented) The method of claim 1, further comprising: aggregating the purchasing power of the members in the service provide system.

23. – 27. (cancelled).

28. (previously presented) The method of claim 1, wherein all of the points awarded by the service provider system remain within a community defined by the service provider system.

29. – 50. (cancelled).

51. (previously presented) The method of claim 1, wherein the points can only be used as a discount on future purchases of products or services through the service provider system by the member who earned them.

52. (previously presented) The method of claim 1, wherein the products are selected from vitamins or nutritional supplements, energy/protein bars, health food products, weight loss products, non-prescription drugs, prescription drugs, contact lenses and associated supplies, dermatology/skin care products, oral care products, fitness products, fitness clubs, health books, health and fitness magazines, health insurance, wellness insurance, disability insurance, dental insurance, pet insurance, allergy and asthma products, diabetes products addiction treatment and rehabilitation treatment centers, athletic clothing and gear, therapeutic and chiropractic products, pet care and medication products, and exercise equipment.

53. – 62. (cancelled).

63. (previously presented) The method of claim 1, further comprising: assigning to a member a debit or credit card.

64. - 69 (cancelled).